

JUN 12 1996

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT. OF INSURANCE
BY CWB

In the Matter of:) Docket No. 95A-275-INS
)
CONRAD K. ALLEN, NOEL S.)
ALLEN, AND KAY S. ALLEN, and) ORDER
AMERICAN PATHFINDERS, INC.,)
)
Respondents.)
)
_____)

On June 7, 1996, the Office of Administrative Hearings, through Administrative Law Judge Lewis D. Kowal submitted "Recommended Order Denying Rehearing", a copy of which is attached and incorporated by this reference. The Director of the Arizona Department of Insurance has reviewed the recommendation, and enters the following order:

1. The Director accepts the recommendation of the Administrative Law Judge.
2. The Respondents' request for rehearing is denied.

NOTIFICATION OF RIGHTS

The final decision of the Director may be appealed to the Superior Court of Maricopa County for judicial review pursuant to A.R.S. §20-166.

EFFECTIVE this 12th day of June, 1996

Chris Herstam
Chris Herstam
Director of Insurance

1 A copy of the foregoing
2 mailed this 12th day of
3 June, 1996

4 Charles R. Cohen, Deputy Director
5 Gregory Y. Harris, Executive Assistant Director
6 John Gagne, Assistant Director
7 Arnold Sniegowski, Investigator
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OFFICE OF ADMINISTRATIVE HEARINGS

In the matter of:

No. 95A-275-INS

CONRAD K. ALLEN, NOEL S.
ALLEN, AND KAY S. ALLEN, and
AMERICAN PATHFINDERS, INC.,


RECOMMENDED ORDER DENYING
REHEARING

Respondents.

On May 15, 1996, Respondents filed a Request for Rehearing in the above-entitled matter. On May 31, 1996, counsel for the Arizona Department of Insurance (the "Department") filed a Response to Request for Rehearing.

Based upon a review of the record of this matter, Respondents' Request for Rehearing and the Department's Response, it is determined that the grounds raised by the Respondents do not support a rehearing of this matter. Therefore, the undersigned Administrative Law Judge recommends that the Respondents' Request for Rehearing be denied.

Done this day June 7, 1996


Lewis D. Kowal
Administrative Law Judge

1 Copy transmitted by mail

2 by Chris Crawford; to:

3
4 Chris Herstam

5 Director

6 Department of Insurance

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